

AMENDMENTS TO THE SPECIFICATION

Please replace the paragraph in the "CROSS-REFERENCE TO RELATED APPLICATIONS" section of the specification with the following replacement paragraph:

The present invention is a continuation-in-part of U.S. Patent Application Serial No. 09/997,640, "Systems and Methods to Facilitate Analysis of a Commercial Mortgage Backed Security Portfolio Based on a Contribution of an Additional Mortgage Loan" filed on November 29, 2001. The contents of that application are incorporated herein by reference.